

THE BLOOMFIELD CITIZEN

A WEEKLY JOURNAL
OF
LOCAL NEWS AND HOME READING,
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IT MUST BE UNDERSTOOD THAT WE DO NOT
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OR ARE IN ANY SENSE RESPONSIBLE FOR THEM.

NEWS ITEMS, NOTICES AND REMOVALS MUST BE SENT
TO THE OFFICE NOT LATER THAN THURSDAY EVENING
OF EACH WEEK, IF THEY ARE TO APPEAR
IN THE CURRENT NUMBER.

TRANSIENT NOTICES, FIFTY CENTS FOR EIGHT LINES,
EACH INCLUDING FOUR SQUARES AND FIFTY
PERCENT RATES, APPLY AS ABOVE.

Does It Pay?

There are many weeks in life, financial weeks, like those which the cyclone of '73 swept into oblivion; scientific weeks, like the exploded theories of Astrology and Spiritualism; marine weeks, like that ocean steamer which lies upon the rock-bound shore of New Foundland. To all enterprises there are periods of questioning and doubt. Experience is the crucial test by which the soundness of theory is ascertained. The merchant, after a period of waiting and work, examining his books, questions his accounts, draws his balance and marks the result. The mariner places his eye to the quadrant, and determines by the sun the correctness of his dead reckoning. To every one the final question is, will it work? does it pay?

We propose to apply this test to two or three matters in which the readers and supporters of THE CITIZEN are more or less deeply interested.

(1.) Does it pay to make improvements? In answering this question we will not be hasty. There are some timorous souls who view with suspicion any project which involves the expenditure of money. To them the highest wisdom is included in the warning, "Beware the Greeks bearing gifts." Look out for the man with an axe to grind. This institution wants to run us in debt so as to get our bonds. That corporation has an eye on the taxes, and is indifferent to our progress. No doubt these things are so. Men work for money. That is no disgrace. But it is possible that a bargain may be of advantage to both parties. It is, in fact no novelty, but the common law of barter and exchange. Some selfish parties will also find who must have the best end of every bargain. The damages must be taken and the benefits too. To eat one's cake and have it too, is a serious problem, but it seems not beyond the ambition of all. Another class who have our sympathy, favor improvements, but not of the kind adopted. For them, and for all, there is one answer: "Look about you." Note the progress of the year. Watch the sales of property, and be honest, "don't it pay?"

(2.) Does it pay to resist improvements? No great public project is carried to success without mistakes. Errors of judgment, accidents, unforeseen difficulties, must be encountered and the loss falls at last upon the payer of taxes. Mistakes are inevitable, but no greater mistake was ever made than to remain idle for fear of doing something wrong. "That is not a crime, it is a blunder." A captain upon the ocean declared that a certain reef did not exist which had recently been discovered and placed upon the chart. He had sailed those waters many a time and knew better. So one night, he was reminded that he was in the vicinity of the alleged reef. With great bravado, he declared his intention of driving his ship over the spot, and show that there was nothing there. He turned his head to the spot; she sailed grandly on; he was just about to shout for joy, when a sudden scraping was heard, then a jar, and the ship stood fast upon the rocks. He did not believe it possible, but there she was, and the dismantled wreck told the folly of his reckless disbelief. The chart was correct, but he would allow no improvements. So of some, their ears are stopped and their eyes closed to the most obvious facts, while they stubbornly resist all change. The opportunity passes and they finally awake to find that it is too late. Obstruction is a foolish and suicidal policy. It does not pay.

Again, does it pay to support a village paper? As a rule it is better to starve the body than the mind. Reading is so general, competition so close, the demands of society so exacting that not to be informed is to be behind in the race of life. The paper is pre-eminently the reflector of thought. Gathering to itself the opinions of large bodies of men, it reflects their feeling and extends their power. One might as well ignore the steam engine and telegraph as the newspaper. By a systematic collection of news, a careful presentation of school and town business, enforced by clear and earnest editorial comments, THE

CITIZEN has obtained a commanding influence among the thinking classes of the community. Upon every public question it aims to take advanced and tenable ground. It is the work of careful and conscientious men, who feel their responsibility not only to their readers but also to the conservative and able opinion by which they may at any time be called to account. No one should complain that it cannot stand upon its platform. Its opinions are the result not of one but of many minds, reached after careful deliberation and in view of all the facts. For what it has done in the past, for what it is able to do in the future, it asks an earnest, effective and unswerving support. With all that is true, noble and good it will work in hearty accord. With equal earnestness, it will labor for the overthrow of jobs, wrongs and evils of every sort. It does not pay to hinder any in good work; it does pay to lend a helping hand. *Dum vicinus vivamus*, runs the Latin proverb. While we live, let us live, broadly, grandly, wisely.

The Newark Savings Institution.

The failure of the Newark Savings Institution last week caused an intense feeling of surprise and indignation. Surprise was felt that a bank which undertook to pay its depositors only three and one-half per cent interest should not be able even to pay the principal, and indignation was expressed when it transpired that the inability to pay was caused by a wilful and deliberate violation of the plainest principles which govern the investment of trust funds, as well as actual disobedience to the orders of Chancellor Runyon.

The course of the Chancellor in thus permitting the Savings Institution to continue its business was an unusual one, and its apparent success is its best defense. It cannot be doubted that all the old depositors fared better than if a receiver for the bank had been appointed in 1877.

The amount of confidence which people of all degrees of intelligence felt in the announcement made by the managers that "the funds were invested under the supervision of the Court of Chancery" would be surprising if we did not remember the unusual and not undeserved respect with which the citizens of New Jersey regard the courts of this State.

But a little consideration will show that the Chancellor could not and did not assume to invest the money of the bank. He made orders regulating these investments which, if obeyed, would have preserved the solvency of the bank and the integrity of its officers.

It was the old case of managers who did not manage, directors who did not direct, trustees who themselves trusted too much to the officers. It seems plain that the trustees allowed the President, Mr. Daniel Dodd, to run the bank in his own way, paying no attention to the manner in which the work was done by him, and themselves depending on the "supervision of the Chancellor." We will not prejudice the controversy now going on between the officers of the bank and Fisk & Hatch relative to the use by that firm of over a million of dollars in government bonds, the property of the bank, to protect their own credit, and the substitution of other securities not so marketable as the bonds.

If the story of Daniel Dodd can be believed, then Fisk & Hatch deliberately took the bonds without any pretence of authority and converted them to their own use and ruined the bank.

This is a most serious charge, and if it proves to be a false one will place Mr. Daniel Dodd in a position where his word can count for nothing hereafter. Fisk & Hatch, on the contrary, assert that the use of the bonds and the substitution of other collaterals by them was entirely in accordance with arrangements made by them with Daniel Dodd, and they assert that they have documentary proof that such an arrangement existed.

If President Dodd made any arrangement of the kind referred to, he did so without the consent of the Board of Managers and in flagrant violation of the orders of the Court and the laws of the State. Such a breach of trust could only be compared with that of Oscar Baldwin in lending nearly all the assets of the Mechanics' Bank to Nugent & Co. Such a breach of trust could not be explained away by the phrase "amiable weakness" and others of like character, which appear in the statement in behalf of the Managers. Honesty is honesty, and fraud or deceit is quite another thing.

We sincerely hope that the facts will show that nothing worse than imbecility and bad judgment were the rocks that wrecked the bank, and that fraud and breach of trust had no part therein; but we as truly hope that in view of the issue raised between Daniel Dodd and Fisk & Hatch as to that government bond transaction the matter will be fully inquired into, in order that blame and punishment may be righteously administered. It would require a great deal of "amiable weakness" to believe that neither of these parties have betrayed their trust or violated the confidence reposed in them.

On Saturday night, about eight o'clock, an assault was made on three young ladies near the quarry on Bloomfield avenue. After laying hands upon one of the ladies, and discovering his purpose, the scamp was frightened by the outcry and made his escape through the fields. A similar occurrence about a year ago calls attention to the

misplaced sympathy which shielded that miscreant from punishment.

There is in this town an amount of street profanity, loafing, and obscenity to appal the stoutest heart, and sicken the coldest blooded cynic. When open violence, in the early twilight, on a frequented street is added to vulgar blackguardism, the trouble demands a swift, sure, and severe remedy. Let the laws against street-loaferism be enforced without fear or favor. No effort should be spared to ferret out the person guilty of the present outrage, and visit him with the merited punishment.

Candidates.

No sportsman, however ignorant, would burden himself with a bag of crow. No caterer ever succeeded in devising a method of serving them acceptably to either palate or stomach. That a dish of crow is distasteful, indigestible and altogether undesirable, is one of the well known universal beliefs of the human race. Any one who would prepare such a dish for himself would therefore be put down by his fellow men as either desperately ignorant or out of his wits. Why should not those who deliberately prepare figurative dishes of crow for themselves be open to a similar judgment?

Writers and speakers who are now spending their time in violent defamation of prominent men are pre-late feasters of possible error. The *New York Times*, in case either Mr. Arthur or Mr. Blaine is nominated, will be in a pitiable plight. Inasmuch as the *Times* will have just about as much to do with the selection of a candidate as the *CITIZEN* will have, it would appear that the policy of silence would have been wise. The *CITIZEN* understands that it can influence the result at Chicago to the same extent that the fly in the fable affected the pace of the ox. It is a great pity some of our leading journals cannot see that this is their position also.

If the Republican party were in the same predicament as the Democrats—destitute of an available candidate—there might be some excuse for the press to organize a grand hunt, to beat the political jungle for the purpose of bringing into the open something with fight in it. The Democratic tiger is now in such a delapidated condition, that the party managers are afraid to trust it in the arena; but a little adhesive plaster has put the Republican elephant in perfect order. What can be gained by photographing and distributing to every quarter of the country copies of these skin-deep cuts? If they are left alone they will soon heal up and no harm done, but if every quack, crank and old nurse is to be allowed to apply a favorite remedy, the grand old animal will die of inflammation.

There are a dozen Republicans of the first rank in character and ability, any one of whom would make an admirable leader in the coming campaign. They have risen to prominence by their native powers. It is known that they can do because they have done. And, what is fully as important as anything, their faults and mistakes and weak points are known. This is seldom properly appreciated. Some men plume themselves much because of their pure morality, not perceiving that they never had passion or spirit enough to do anything very wicked, nor very good either. A mill pond might as well pride itself on never having wrecked any ships like the angry ocean. So some men never make any mistakes, for the very satisfactory reason that they have not sufficient brain to do anything at all, either good or bad. We do not want the White House occupied by personified dilution.

Big men make big mistakes. Ants may be tumbling a hundred times a minute on every hand and no one be the wiser, but the mere stumbling of an elephant is a thing not to be hid. Let those who repeat with the persistence of magpies the shortcomings of great men, reflecting on their own unnumbered faults and blunders, let their slandering tongues keep silent.

"Mamma, I want to see what is in that box." "There isn't anything in it, Tom." "Oh, then I want to see what there isn't in it."

Lundborg's Perfume, Edenia.
Lundborg's Perfume, Marechal Niel Rose.
Lundborg's Perfume, Alpine Violet.
Lundborg's Perfume, Lily of the Valley.

BLOOMFIELD SAVINGS INSTITUTION.

ANNUAL STATEMENT.

JANUARY 1, 1884.

ASSETS.	
Loans on Bond and Mortgage (first liens).....	\$50,550 00
United States Bonds (market value).....	6,780 00
Interest due and accrued.....	1,869 01
Cash on hand and in bank.....	9,248 60
Safe and furniture.....	200 00
	\$69,717 61

LIABILITIES.	
Due depositors, including interest at 4 per cent, this day credited.....	\$65,892 76
Surplus.....	\$3,824 85

The above is a true statement of the condition of the Bloomfield Savings Institution on the morning of January 1, 1884.

JOSEPH K. OAKES, V. Pres.
THOS. C. DODD, Treas.

CHARLES FLECHET, Auditing Committee.
WM. H. WHITE,
JAMES W. BALDWIN.

Interest is credited to depositors every six months on the first day of January and July—for the three months or six months then ending. When credited it is thenceforth treated as principal.

Time Tables.
Carefully corrected up to date.

DEL. LACK. & WESTERN RAILROAD.
Barclay and Christopher Street Ferries.

TO NEW YORK.

Leave Montclair—6:03, 7:15, 7:55, 8:35, 9:15, 10:35, 11:35 a.m. 12:50, 1:40, 3:30, 4:45, 5:25, 6:10, 6:57, 8:15, 9:40, 11:05 p.m. 12:30 a.m.	
Leave Glen Ridge—6:06, 7:17, 7:57, 8:37, 9:17, 10:37, 11:37 a.m. 12:53, 1:43, 3:33, 4:47, 5:27, 6:13, 7:00, 8:18, 9:43, 11:08 p.m. 12:33 a.m.	
Leave Bloomfield—6:08, 7:19, 7:59, 8:39, 9:19, 10:39, 11:39 a.m. 12:56, 1:45, 3:35, 4:49, 5:29, 6:15, 7:05, 8:20, 9:45, 11:10 p.m. 12:35 a.m.	
Arrive New York—6:20, 7:30, 8:10, 8:50, 9:30, 10:50, 11:50 a.m. 1:08, 1:58, 3:47, 5:00, 6:40, 8:38, 7:26, 8:37, 10:08, 11:22 p.m. 12:34 a.m.	
Arrive New York—6:50, 8:00, 8:40, 9:10, 10:00, 11:20 a.m. 12:40, 1:40, 3:30, 4:20, 5:50, 6:10, 7:10, 7:55, 9:10, 10:40, 11:55 p.m.	

FROM NEW YORK.

Leave New York—6:30, 7:20, 8:10, 9:10, 10:30, 11:20 a.m. 12:40, 2:40, 3:40, 4:20, 4:50, 5:30, 6:20, 7:10, 8:30, 10:00, 11:15 p.m.	
Leave Newark—6:40, 7:15, 7:55, 8:43, 10:03, 11:03, 11:53 a.m. 1:13, 2:44, 4:13, 5:26, 6:03, 6:53, 7:45, 9:03, 10:38, 11:53 p.m.	
Arrive Bloomfield—6:51, 7:36, 8:09, 8:55, 10:15, 11:15 a.m. 12:44, 2:54, 4:54, 5:04, 5:37, 6:15, 7:05, 8:00, 9:14, 10:50, 12:04 a.m. Arrive at Glen Ridge 2 minutes later.	

* Indicates that train does not stop at Newark.

NEW YORK AND GREENWOOD LAKE R. R.
Chambers and 23d Street Ferries, New York.

TO NEW YORK.

Leave Upper Montclair—5:28, 6:57, 7:49, 8:47, 10:47 a.m. 1:26, 4:45, 5:42, 6:50, 9:58 p.m.	
Leave Montclair—5:33, 7:02, 7:55, 8:53, 10:52 a.m. 1:34, 3:47, 4:50, 6:55, 10:03 p.m.	
Leave Bloomfield—5:38, 7:06, 7:59, 8:57, 10:56, a.m. 1:43, 3:51, 4:54, 6:58, 10:08 p.m.	
Arrive New York—6:25, 7:50, 8:40, 9:40, 11:40 a.m. 2:25, 4:40, 5:40, 7:55, 10:55 p.m.	
Trains marked * will run Saturday nights only. Sunday trains from Montclair at 8:04 a.m. and 5:28 p.m.	

FROM NEW YORK.

Leave New York—6:00, 8:30, 12:00 a.m. 3:40, 4:40, 5:40, 6:20, 8:00 p.m. Leaves 23d Street 15 minutes earlier.	
Arrive Bloomfield—6:49, 9:21 a.m. 12:43, 4:19, 5:24, 6:20, 7:05, 8:39 p.m.	
Arrive Montclair—7:09, 9:25 a.m. 12:49, 4:29, 5:29, 6:20, 7:11, 8:46 p.m.	
Arrive Upper Montclair—7:06, 9:29 a.m. 12:53, 4:28, 5:23, 6:21, 7:16, 8:50 p.m.	

Also a Saturday train from New York at 12 m. for the accommodation of theatre goers, arriving at Montclair at 12:52 a.m.
Sunday trains from New York at 8:45 a.m. and 6:15 p.m.

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The coming year will be notable. Congress, divided between a Republican Senate and a Democratic House, will be busy President-making. The great battle of Protection against Free Trade will agitate the Capitol and the country. The Presidential campaign will be the most fought and most exciting political struggle for a quarter of a century. Europe, in the opinion of the best informed, trembles on the eve of a great war.

With such an outlook a live newspaper which prints all the news and tells the whole truth about it is more than ever a necessity. Such a newspaper is THE PRESS. Its telegraph wires in its own office place it in instantaneous communication with a corps of over five hundred news gatherers distributed all over the civilized world. The special daily cable service which it shares with the New York Herald covers every phase of activity in European life. No paper excels it in all the elements which go to make up a broad, full, complete journal.

Besides being a complete newspaper, THE WEEKLY PRESS has several special features which put it at the top. The AGRICULTURAL DEPARTMENT, enriched by constant contributions from the foremost writers in various branches, gives the practical things that people want to know on the farm and in the garden. THE HELPING HAND FOR WOMEN or Home Department, edited by Mrs. Kate Upson Clark, is full of information, hints and happy thoughts for every wife, mother and head of a household.

A great feature of the coming year will be the highly valuable letters of Joseph D. Weyers of Labor of Working-men, the general conditions of Wages and the Cost of Living in Europe as compared with America. Mr. Weyers, who has charge of this subject for the Census of 1880, has made it a life study, and has been abroad this year conducting a special investigation. His letters will give the facts as to earnings in all the various industries, the purchasing power of wages, strikes, trade-unions, arbitration, etc.

THE WEEKLY PRESS is full of choice home reading, with puzzles and other matter for the little folks, stories and pastimes for adults and children, fashion notes, recipes, gleanings from current literature, a careful summary of domestic and foreign news, and an earnest discussion of the great questions of the day.

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OF NEW JERSEY.
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PREPAID STEERAGE RATE FROM
GREAT BRITAIN TO NEW YORK,
\$20 and \$21,
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OUTWARD RATE
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Next to Post Office. NEWARK, N. J.

GILBERT & TAYLOR,
DEALERS IN
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BEST QUALITY LEHIGH
Constantly on hand, well screened. Also, Seasoned Wood, Sawed and Split.
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